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Patent

Attorney's Docket No. 032668-027

12-3-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: Unassigned
Application No.: 09/691,175) Examiner: Unassigned
Filed: October 19, 2000)
For: CREDIT CARD SYSTEM AND)
METHOD)

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NOV 25 2002

GROUP 3600

INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

No additional fee for submission of an IDS is required.

The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.

A certification under 37 C.F.R. § 1.97(e) is also enclosed.

A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.

Charge \$_____ to Deposit Account No. 02-4800 for the fee due.

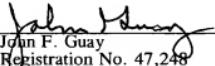
A check in the amount of \$_____ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

By: 
John F. Guay
Registration No. 47,248

Date: November 20, 2002



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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

U.S. Patent No. 6,240,397

U.S. Patent No. 6,343,279

U.S. Patent No. 5,621,201

Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.

GE Capital Financial, Inc. "GE Pre-Authorization System"

The documents being submitted within three (3) months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

(10/02)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

The Examiner's attention is directed to the following copending applications and the documents cited therein:

<u>Application Number</u>	<u>Filing date</u>
09/506,830	February 18, 2000;
09/665,574	September 18, 2000;
10/160,178	June 4, 2002; and
10/160,190	June 4, 2002.

[Redacted] In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

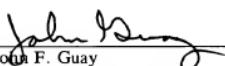
By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

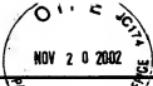
Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

By: 
John F. Guay
Registration No. 47,248

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MON 28 2002

SHEET 1 OF 1

Substitute for forms 1449A/PTO & 1449B/PTO

SECOND INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

ATTORNEY'S DKT No. _____

APPLICATION NO.

032668-02

APPLICANT

Daniel J. Miller et al.

PIRSON DATE
October 19, 2000

OCTOBER 19, 2000

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U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com ; October 2000.
	GE Capital Financial, Inc. "GE Pre-Authorization System"

Examiner Signature	/Clement Graham/	Date Considered	03/27/2008
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. **SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. ^(10/02) C.G./